**Working of United Bank of India at Guwahati**

1481. SHRI DAVID LEDGER: Will the Minister of FINANCE be pleased to state :

(a) whether it is a fact that the Zonal Office of the United Bank of India at Guwahati has failed to fulfil its objectives;

(b) if so, the reasons therefor; and

(e) what steps are being taken to improve the situation and restore the credibility of the Bank and confidence of the employees ?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE AND MINISTER OF STATE IN THE MINISTRY OF PARLIAMENTARY AFFAIRS (DR. ABRAR AHMED) : (a) to c) United Bank of India ^UBI) have reported that the operation of their Zonal Office at Guwahati has been hampered on account of logistic and infrastructural difficulties as also absence of required communication facilities in the North East.

UBI, have proposel to strengthen all their Regional Offices in the North Eastern States so that they can have indepsndent control over their branch net work and maintain direct contact with the Head Office.

**Debt Relief Scheme in Gujarat**

1482. SHRI VITHALBHAI M. PATEL: Will the Minister of FINANCE be pleased to state :

5 a) how many farmers and rural artisans in Gujarat State have got benefit from the Debt Relief Scheme ;

(b) how much amount has so far been released for Gujarat State ;

(c) how much amount has been released for Gujarat after December, 1991 ; and

(d) by when the remaining amount is likely to be released?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE AND MINISTER OF STATE IN THE MINISTRY OF^MRLIAMENTARY AFFAIRS (DR. ABRAR AHMED) : (a) to (d) The Agri-cultural & Rural Debt Relief (ARDR) Scheme, 1990 formulated by the Governmtnt of lndia envisaged extension of debt relief to the farmers, landless labourers, artisans and weavers in rural areas who were unable to repay their accumulated dues as on 2-10-1989 to the public sector banks and Regional Rural Banks (RRBs). State Governments also formulated Schemer, for the borrowers of Cooperatives on the tines of the Central Scheme. While Government of India undertook to reimburse in full the debt relief provided under *a* e Scheme by the public sector banks and RRBs, it undertook to bear 50 per-cent of the debt relief provided by State Cooperative Banks (SCBs) and State Land Development Banks (SLDBs) under the Sate Government Schemes. The balance 50 percent of the debt relief was to be met by the State Governments. With a view to help the State Governments to meet their share of 50 percent of the debt relief, Reserve Bank of India (RBI) ex-pended loans to the SCBs and SLDBs through National Bank for Agriculture and Rural Development (NABARD).

In Gujarat, the public sector banks provided debt relief to 2,01,786 farmers and to 78,123 rural artisans. 20,388 rural artisans and 7,90,292 farmers have been provided debt relief by Cooperatives and Regional Rural Banks in Gujarat.

Details of claims submitted by Cooperatives and RRBs for debt relief provided for all categories of borrowers and amounts released there against are given below :

(Rs. in crores)

| | Cooperative Banks (SCB/ SLDB) | HRBs |
|---|---|---|
| Total claim submitted | 351.66 | 8.55 |
| Amount sanctioned by NABARD to SCB/ SLDB : | | |
| (*a*) Grant . . | 148.56 | 6.68 |
| (*b*) Loan . . | 148.56 | — |
| (*c*) Total . . | 297.12 | 6.68 |